

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Paul Zavinsky
Debtor

Case No. 13-01661-RNO
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: AGarner
Form ID: 3180W

Page 1 of 2
Total Noticed: 29

Date Rcvd: Jan 12, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 14, 2018.

db +Paul Zavinsky, 212 E Main Street, Hummelstown, PA 17036-1716
cr +Federal National Mortgage Association, c/o Rosicki, Rosicki & Associates,
51 E. Bethpage Road, Plainview, NY 11803-4224
4348190 +Bank of America, N.A., c/o KML Law Group, P.C., 701 Market Street, Suite 5000,
Philadelphia, PA 19106-1541
4287922 +CITIZENS CC (CORRESPONDENCE), PO BOX 7092, BRIDGEPORT, CT 06601-7092
4287924 COMM OF PA DEPT OF REVENUE, BUREAU OF COMPLIANCE, PO BOX 280946,
HARRISBURG, PA 17121-0946
4287925 COMMONWEALTH OF PA, DEPARTMENT OF REVENUE, BUREAU OF INDIVIDUAL TAX, DEPT 280431,
HARRISBURG, PA 17128-0431
4314409 FIA CARD SERVICES, N.A., 4161 Piedmont Parkway, NC4 105 03 14, Greensboro, NC 27410
4593314 Federal National Mortgage Association, c/o Seterus, Inc., PO Box 1047,
Hartford, CT 06143-1047
4287931 +LORI ZAVINSKY, 212 E MAIN STREET, HUMMELSTOWN, PA 17036-1716
4287932 +M&T BANK, PO Box 1508, Buffalo NY 14240-1508
4289225 +RBS Citizens, 443 Jefferson Blvd, RJW 135, Warwick RI 02886-1321
4287934 VERIZON BANKRUPTCY ADMIN.-EAST, PO BOX 3037, BLOOMINGTON, IL 61702-3037

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4287916 +EDI: AMEREXPR.COM Jan 12 2018 18:53:00 AMEX, PO BOX 297871,
FORT LAUDERDALE, FL 33329-7871
4346426 EDI: BECKLEE.COM Jan 12 2018 18:53:00 American Express Centurion Bank,
c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
4287918 EDI: BANKAMER.COM Jan 12 2018 18:53:00 BANK OF AMERICA, BANKRUPTCY DEPARTMENT,
4161 PIEDMONT PARKWAY, GREENSBORO, NC 27410
4287917 EDI: BANKAMER.COM Jan 12 2018 18:53:00 BANK OF AMERICA, BANKRUPTCY DEPARTMENT,
4161 PIEDMONT PARKWAY, NC4-105-03-14, GREENSBORO, NC 27410
4287919 +E-mail/Text: dehartstaff@pamdi3trustee.com Jan 12 2018 18:54:22 CHARLES J DEHART, III, ESQ.,
8125 ADAMS DRIVE STE A, HUMMELSTOWN PA 17036-8625
4287920 +EDI: CHASE.COM Jan 12 2018 18:58:00 CHASE, 800 BROOKSEdge BLVD,
WESTERVILLE, OH 43081-2822
4287921 +EDI: CITICORP.COM Jan 12 2018 18:53:00 CITICARDS, 701 E 60TH STREET N,
SIOUX FALLS, SD 57104-0432
4287923 E-mail/Text: ra-li-ucts-bankhbg@state.pa.us Jan 12 2018 18:54:28 COMM OF PA DEPT L&I,
READING B&C UNIT UTCS, 625 CHERRY ST ROOM 203, READING, PA 19602-1152
4287926 +EDI: DISCOVER.COM Jan 12 2018 18:53:00 DISCOVER FINANCIAL SERVICES LLC (p), PO BOX 3025,
NEW ALBANY, OH 43054-3025
4289882 EDI: DISCOVER.COM Jan 12 2018 18:53:00 Discover Bank, DB Servicing Corporation,
PO Box 3025, New Albany, OH 43054-3025
4287927 +E-mail/Text: hfcucollections@hersheyfcu.org Jan 12 2018 18:54:23 HERSCHEY FCU,
232 HERSCHEY ROAD, HUMMELSTOWN, PA 17036-9218
4287928 E-mail/Text: hfcucollections@hersheyfcu.org Jan 12 2018 18:54:23
HERSCHEY FEDERAL CREDIT UNION, 904 E CHOCOLATE AVENUE, HERSCHEY, PA 17033-1215
4287929 EDI: IRS.COM Jan 12 2018 18:53:00 INTERNAL REVENUE SERVICE - CIO, PO BOX 7346,
PHILADELPHIA, PA 19101-7346
4353059 EDI: PRA.COM Jan 12 2018 18:53:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
4287933 +E-mail/Text: bankruptcynotices@pseco.com Jan 12 2018 18:54:24 PSECU, PO BOX 67013,
HARRISBURG, PA 17106-7013
4311176 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 12 2018 18:54:11
Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,
Harrisburg, PA 17128-0946
4287935 +EDI: RCSDELL.COM Jan 12 2018 18:58:00 WEB BANK/DFS, ONE DELL WAY,
ROUND ROCK, TX 78682-7000

TOTAL: 17

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

4881625 Seterus, Inc., as the authorized servicer for Fede
4593315* Federal National Mortgage Association, c/o Seterus, Inc., PO Box 1047,
Hartford, CT 06143-1047
4287930* IRS CENTRALIZED INSOLVENCY ORGANIZATION, PO BOX 7346, PHILADELPHIA, PA 19101-7346
TOTALS: 1, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 14, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 12, 2018 at the address(es) listed below:

Andrew Goldberg on behalf of Creditor Federal National Mortgage Association
Bkmail@rosicki.com
Charles J DeHart, III (Trustee) dehartstaff@pamdl3trustee.com, TWecf@pamdl3trustee.com
Dorothy L Mott on behalf of Debtor 1 Paul Zavinsky DorieMott@aol.com,
KaraGendronECF@gmail.com;mottgendronlaw@gmail.com;bethsnyderecf@gmail.com
Jeniece Davis on behalf of Creditor Federal National Mortgage Association jeniece@mvrlaw.com,
bonnie@mvrlaw.com
Jeniece Davis on behalf of Creditor Seterus, Inc., as the authorized subservicer for Federal
National Mortgage Association ("Fannie Mae") jeniece@mvrlaw.com, bonnie@mvrlaw.com
John Michael Steidle on behalf of Creditor Citizens Bank, N.A. f/k/a RBS Citizens, N.A.
jmsteidle@burnswhite.com, lmquinn@burnswhite.com;drevanchock@burnswhite.com;creeves@hunton.com
Joshua I Goldman on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmllawgroup.com,
bkgroup@kmllawgroup.com
Kara Katherine Gendron on behalf of Debtor 1 Paul Zavinsky karagendronecf@gmail.com,
doriemott@aol.com;mottgendronlaw@gmail.com;bethsnyderecf@gmail.com
Thomas I Puleo on behalf of Creditor BANK OF AMERICA, N.A. tpuleo@kmllawgroup.com,
bkgroup@kmllawgroup.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 10

Information to identify the case:

Debtor 1 **Paul Zavinsky**
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing)
First Name Middle Name Last Name

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **1:13-bk-01661-RNO**

Social Security number or ITIN **xxx-xx-2295**
EIN **-----**
Social Security number or ITIN **-----**
EIN **-----**

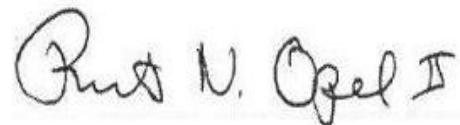
Order of Discharge**12/15**

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Paul Zavinsky
fdb Paul Zavinsky

**By the
court:**

January 12, 2018



Honorable Robert N. Opel
United States Bankruptcy Judge

By: AGarner, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.